it would end the filibuster. It did not work. He went on for 24 hours.

You can do it, and the only way to stop it is to file a motion to close off that debate called a cloture motion. So in the history of the Senate, the record is, in the course of 2 years, 61 filibusters—roughly 30 filibusters a year. That is the record. Rarely have we reached that number—until this year. The Republican minority has now broken the all-time record for filibusters in the Senate. I believe the number is 58-58-filibusters. So 58 times they have stopped the Senate, sometimes for the required 30 hours, but sometimes for weeks at a time. They have taken the role of the Senate—a deliberative body—and turned it into an obstacle course where they toss filibusters in front of every suggestion we make.

Well, I respect this place. I respect this institution. I am honored to serve here. But I think the Republican minority has abused the tradition of the Senate. Fifty-eight filibusters in 1 year—and we are not even finished. This is an indication of their fear their fear of change, their fear of new legislation, their fear that perhaps we would put together a bipartisan answer to some of the challenges facing America, their fear we will write a record of accomplishment that they failed to write when they were in charge. That is what drives this—fear, fear of the future, fear of change. They are a party without an identity. It is the party of the past using the tactics of the past, and America can see it.

I listened to Senator REID of Nevada, our majority leader. He came to the Senate floor to talk about one piece of legislation which he asked to bring up for a vote. It is not a radical idea. It is not a big government program. It is not an increase in taxes or anything like it. Simply put, it is a registry for those afflicted with ALS, Lou Gehrig's disease, in the hopes that gathering that information about the victims—where they live, how old they are, and their circumstances—will help us not only provide medication for them but learn about this disease.

Can you think of anything more bipartisan than that? The first victim I ever personally saw with Lou Gehrig's disease was a man who served in this Chamber. He was a man who was a Senator from the State of New York. I mentioned Paul Douglas earlier, who I thought was one of the best who ever served in our State. I once asked him, as a college student: Who were the greatest U.S. Senators?

He said: I think Wayne Morse is one of the greatest. And he said: Of course, Jacob Javits—a Republican Senator from New York, who was honored and respected by my mentor and hero, Paul Douglas, a Democrat from Illinois.

Well, when I came to the House of Representatives, Jacob Javits had retired and was a victim of ALS. I would see him in this heroic role, coming to Washington, lobbying Members of the House and the Senate for research funds on Lou Gehrig's disease. He was in a wheelchair. He had lost the use of his arms and legs but for just a minor amount of function he had in one hand, and he was on a respirator. He was moving around in a motorized wheelchair, on a respirator, begging for funds for research for Lou Gehrig's disease.

How could you ever forget that image? I cannot.

I think of my neighbor in Springfield, IL, Mary Winning. She lives a block away. Her husband Jim was my law partner for years. Mary came to me one day half in anger and half in tears over a diagnosis in her family of ALS and the fact that she did not think our Government was doing enough for research on Lou Gehrig's disease. I know how much it meant to her and her family

I think of going through the Springfield airport last year and seeing a young man who had been a volunteer in one of my early campaigns. I said hello to him. He was not there the next week, and I asked what happened. He said, well, he had to quit. He has a history of Lou Gehrig's disease in his family, and he has been diagnosed. Senator REID said he has, perhaps, 18 months to live.

So Senator Reid comes to the floor and asks the Republicans to take off the hold on the bill for Lou Gehrig's disease. He asked them to stop the obstruction, to give the bill a chance not to just guarantee it is going to pass. He would have accepted a rollcall, I am sure. Just give us a chance to bring that up on the Senate floor. How much time would it take? Thirty minutes? Of course, there was an objection. The Senator from Texas, Mr. CORNYN, objected to bringing up the bill on the Lou Gehrig's disease registry in America—objected to bringing up the bill. His reason? He will not let us bring up that bill until we are prepared-

The ACTING PRESIDENT pro tempore. The Senator's time has expired.

Mr. DURBIN. Mr. President, I ask unanimous consent to extend my remarks under morning business for an additional 10 minutes.

The ACTING PRESIDENT pro tempore. Is there objection?

The Chair hears none, and it is so ordered.

Mr. DURBIN. He, of course, wants us to only allow a registry for Lou Gehrig's patients if we will allow a debate on providing \$50 billion, \$60 billion, \$70 billion more for the war in Iraq—not paid for—and that it happen immediately, even though we have been told by the military they have enough funds to continue this war until at least the end of February, the first of March.

Well, that is the price we would have to pay under the Republican agenda to bring up a bill for the Lou Gehrig's registry. That is sad, and it shows you the extremes they will go to to stop even the most benign and bipartisan bill we can think of.

VETERANS TRAUMATIC BRAIN INJURY AND HEALTH PROGRAMS IMPROVEMENT ACT OF 2007 AND VETERANS' BENEFITS ENHANCEMENT ACT OF 2007

Mr. DURBIN. Last month, Mr. President, I came to the floor and asked unanimous consent for two bills from the Senate Veterans' Affairs Committee—I did not ask that the bills be passed, only that they be brought to the floor and considered. I talked to Senator REID of Nevada about this and wanted to give Senator REID the option to determine the amount of time in the debate, in consultation with the Republican minority.

At that time, just as this morning, a Republican Senator—in that case, Senator Larry Craig of Idaho—objected. Why? Well, they objected because they did not want us to move to issues involving America's veterans. I think our veterans deserve to have legislation such as the bills I have asked to be considered.

The first of the two bills is the Veterans Traumatic Brain Injury and Health Programs Improvement Act of 2007. That bill would allow 1.3 million middle-income veterans to enroll for VA health care and increase the VA's beneficiary travel reimbursement rate—the first time that travel reimbursement rate would be increased in 30 years—to help veterans living in rural and remote areas.

There are programs, as well, for the treatment of veterans with traumatic brain injuries, the signature injury of the Iraq war.

Finally, the bill provides aid for homeless veterans, which is especially important at a time when one out of four homeless people you see on the streets in America are veterans.

I asked that this bill be brought up, that we agree on a time limit, consider it, and pass it.

Do you know how many speeches have been given on the floor of the Senate by Members on both sides of the aisle about our devotion to our soldiers, our men and women in uniform? Do you know how many speeches have been given on this floor on both sides of the aisle about how much we care and owe to our veterans? I am sure you could fill many CONGRESSIONAL RECORDS.

So if this job is about more than just speeches and is about doing something to actually help our veterans, how could the Republicans continue to object? Object to helping veterans make it to the VA clinics and hospitals? Object to finding ways to eliminate homelessness among veterans? Object to the idea of expanding medical care for veterans who are the victims of traumatic brain injury?

If you want to vote against it, so be it. But to not even let us bring the bill to the floor for consideration? They did

The second bill is the Veterans' Benefits Enhancement Act. This comprehensive legislation would improve

benefits for all veterans, especially for those with disabilities, and it would also correct a sad historical injustice for Filipino World War II vets.

Again, I asked for unanimous consent. The Republicans objected. However, if the Republican objections are based on substantive provisions in the bill, then they should be all the more willing to enter into the unanimous consent request I proposed last month and will propose again today.

If we can limit amendments to those that are actually relevant to veterans issues, it will give an opportunity for all Senators to come to the floor and actually speak to an issue that means so much to our soldiers, to our veterans, and all of their families.

Mr. President, I ask unanimous consent that the Senate may proceed to the consideration of Calendar No. 335, S. 1233, Veterans Traumatic Brain Injury and Health Programs Improvement Act of 2007, at any time determined by the majority leader, following consultation with the Republican leader; that when the bill is considered, the only amendments in order to the bill, other than the committeereported amendment, be first-degree amendments that are relevant to the subject matter of the bill, and that they be subject to relevant second-degree amendments; that upon the disposition of all amendments, the committee-reported substitute amendment, as amended, if amended, be agreed to, the bill, as amended, be read the third time, passed, and the motion to reconsider be laid upon the table; that the title amendment be agreed to and the motions to reconsider be laid upon the table en bloc; that any statements relating thereto be printed in the RECORD.

The ACTING PRESIDENT pro tempore. Is there objection?

The Senator from Texas.

Mr. CORNYN. Mr. President, reserving the right to object, I personally have no objection to the request, but there is objection by Senator COBURN on our side. But I believe if the Senator would modify the request to include a similar time agreement immediately following the time agreement he has requested on this bill to debate and vote on S. 2340, the troop funding bill, that we might be able to reach some agreement. So I would ask him to modify his request to include that.

Mr. DURBIN. Mr. President, without yielding the floor, would the Senator from Texas yield for a question?

Mr. CORNYN. I would be happy to.

Mr. DURBIN. I would like to ask the Senator from Texas, did he attend the meeting in room 407, the closed meeting, where Secretary Gates, the Secretary of Defense, told us there was sufficient money in the current appropriations bill for the Department of Defense to continue the war in Iraq until at least the end of February or the middle of March so that it was unnecessary to pass the bill, which you have just asked me to consider, immediately?

Mr. CORNYN. Well, Mr. President, responding through the Chair, I would say I did attend that meeting, at which time we were told that civilian employees at the Department of Defense would, at about the middle of December, receive a notice that they would be laid off just prior to Christmas because of 60-day notice requirements, and that, in fact, the military was only able to sustain the effort in Iraq fighting al-Qaida—the same people who killed 3,000 Americans on September 11, 2001—by moving money from one account to another, causing a lot of disruption, increased expense, and a lot of other problems.

I do not know why our colleagues on the other side of the aisle, after having 63 votes on Iraq so far, attempting to propose surrender dates and to countermand the orders of our generals in the field, are resisting supporting our troops during a time of war. It is unthinkable to me.

So I am sorry they are continuing to block this necessary funding for our troops and putting 100,000 employees at the Department of Defense—civilian employees—in jeopardy during the holiday season. But I was there, and I did hear those comments, in addition to the comments I have just added.

Mr. DURBIN. Mr. President, I ask for regular order at this point.

The ACTING PRESIDENT pro tempore. Is there objection?

Mr. CORNYN. Mr. President, there is objection by Senator COBURN on our side. I asked for a modification, and I have not heard an objection to that.

The ACTING PRESIDENT pro tempore. Is the Senator from Texas raising an objection?

Mr. CORNYN. I have asked the Senator to modify—I have asked unanimous consent to modify his request to include a time agreement debate, and a vote on S. 2340, the troop funding bill, as a modification of his unanimous consent request.

Mr. DURBIN. I ask for regular order, Mr. President.

Mr. CORNYN. I have not heard an objection to that.

The ACTING PRESIDENT pro tempore. The pending request by the Senator from Illinois is before us. Is there objection to that request?

Mr. CORNYN. Mr. President, I see Senator COBURN on the floor. I believe there is an objection on this side. Perhaps it is appropriate to ask Senator COBURN to respond. But let me just say I believe we could reach an agreement, a time agreement on both bills if the Senator would consider modifying his request. Until we can have a chance to discuss that further, there is objection on this side of the aisle.

The ACTING PRESIDENT pro tempore. The Senator from Illinois has asked for regular order. Is there objection to his request?

Mr. CORNYN. There is an objection, as I explained.

The ACTING PRESIDENT pro tempore. Objection is heard from the Senator from Texas.

Mr. CORNYN. Mr. President, I would ask the Senator to—

The ACTING PRESIDENT pro tempore. The Senator from Illinois has the floor.

Mr. DURBIN. Mr. President, I will respond to the Senator from Texas, as he is deserving of a response.

Look what has just happened. Senator REID of Nevada has asked for a registry for those in the United States afflicted with Lou Gehrig's disease. He wants us to at least get the names and identities of people who are dying from this disease so that we can start to find treatments and cures. The objection came from the Republican side from Senator CORNYN of Texas to a registry for patients suffering from Lou Gehrig's disease because he insists that we have to also agree to go to a debate on funding for the war in Iraq—\$50, \$60, \$70 billion.

The Senator from Texas conceded my point that we were told by the Secretary of Defense there is adequate money to continue this war until the end of February or first of March. So to say we have to move to this immediately is hardly a compelling argument when those are the positions taken by the Secretary of Defense.

Then I came in with a request—my own unanimous consent request—to go to a veterans bill to deal with traumatic brain injury, the signature injury of this war in Iraq, and again the Senator from Texas, saying he was speaking on behalf of the Senator from Oklahoma, Mr. Coburn, objected to taking up this veterans legislation to provide additional health care to deal with the homelessness problem among veterans and to increase the travel rate for veterans living in remote and rural areas who have to go to clinics and hospitals far from home.

I think it is pretty clear: Almost any excuse will do on the Republican side of the aisle to object to moving to legislation. I am going to give them one more chance.

The ACTING PRESIDENT pro tempore. The Senator's time has expired.

Mr. DURBIN. I ask unanimous consent for 5 additional minutes.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

Mr. DURBIN. Mr. President, one of the bills Republicans are stopping is the Emmett Till Unsolved Civil Rights Crime Act, which I cosponsored. This is one of the key civil rights bills of this Congress, creating new positions at the Department of Justice in the Civil Rights Division and in the FBI to strengthen the Government's ability to investigate and prosecute race-based murders that took place in our country before 1970 and which have gone unsolved. The bill would also create a grant program for State and local prosecutors for additional resources to pursue these heinous crimes.

The story of Emmett Till is a legend in America—and a sad legend. It was one of the most infamous acts of racial

violence in our Nation's history. A 14year-old African American from the city of Chicago, which I am honored to represent, was murdered in 1955 when he was visiting in Mississippi and allegedly flirted with a White woman in a grocery store. His body was found floating in the Tallahatchie River with a 70-pound gin mill fan tied to his neck with barbed wire. Emmett Till's body was returned to Chicago, and his mother, despite her grief, insisted that there be a public display of his mutilated corpse. It was a transforming moment in American racial history. Friends of mine who are African American said that was the moment when they decided they couldn't take it anymore.

Emmett Till's killers were never brought to justice. They were prosecuted and acquitted by an all-White jury. In a 1956 magazine article, two men confessed to the murder. They said they had committed the murder because they "decided it was time a few people got put on notice," in their words.

There were at least 114 race-related killings between 1952 and 1968, and in many cases, no prosecutions, no convictions. In recent years, there have been a handful of successful prosecutions, but time surely is not on our side. These cases are old, and so are the defendants and witnesses.

Congressman John Lewis, one of my personal heroes in Congress, is the sponsor of this bill that the House passed by a rollcall vote of 422 to 2. Here is what he said about the bill:

The time has come. For the sake of history, for the sake of justice, for the sake of closure, the 110th Congress must pass this legislation.

The Emmett Till Unsolved Civil Rights Crime Act should not be controversial. The Senate Judiciary Committee passed an identical version by voice vote and no dissent. It has bipartisan support, 16 cosponsors, and authorizes \$13.5 million a year but doesn't appropriate it. It will have to go through the regular appropriations process.

At this time, I ask unanimous consent that the Senate proceed to Calendar No. 237, H.R. 923, the Emmett Till Unsolved Civil Rights Crime Act, that the bill be read the third time and passed and the motion to reconsider be laid on the table without intervening action or debate.

The ACTING PRESIDENT pro tempore. Is there objection?

Mr. COBURN. Mr. President, reserving the right to object. The Senator from Illinois had the opportunity to fund this program fully with an amendment he voted against that I offered on the Commerce-State-Justice bill. The fact is that the Bush administration has already started work on this; they have 30 active cases going now. The complaint was there wasn't enough money. I offered an amendment, which the Senator from Illinois—even the author in the Senate, Mr. Dodd, wasn't even here to vote for—to fund at a level

greater than what this bill authorizes. Instead, we chose earmarks and pork instead of funding this bill. On the basis of that—I also agree that we ought to be about this.

Mr. DURBIN. Mr. President, I will insist on regular order for only one point. I would ask unanimous consent that if the Senator from Oklahoma or the Senator from Texas wants to express his objection to a unanimous consent request, that the time he uses in expressing his objection be taken from the leader's time or from the time remaining for the Republicans in morning business.

Mr. COBURN. I have no problem with that.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

Mr. COBURN. So on that basis, do we want to solve the crimes? Yes. Did they have an opportunity to fund that? Yes. They chose not to. The sponsors of the bill chose not to put the money in.

What they want is to play bait and switch. There is no question that these should be adequately funded. The Bush administration started on its own, initiated this program on its own in the Justice Department. They had an opportunity to vote for the money to fund this. They refused to do it—not an authorization, actual dollars. So on the basis of that, I object.

Mr. DURBIN. Mr. President, I will close because I see other colleagues on the floor.

The ACTING PRESIDENT pro tempore. Was an objection made?

Mr. COBURN. I object.

The ACTING PRESIDENT pro tempore. Objection is heard.

Mr. DURBIN. Mr. President, I respect my colleague from Oklahoma. There is one simple fact of legislative rule and law that he does not express accurately. There is a world of difference between an authorization and an appropriation. An authorization gives you permission to ask for money to spend. The appropriations bill spends the money. This is an authorization bill. It would have to go through the regular appropriations process. What he refers to was an attempt at appropriating money to the Department of Justice without enacting the underlying law. It is totally different.

Again, for the third time this morning, the Republicans have obstructed and stood in the way of bringing up legislation, first Senator CORNYN of Texas on a registry for the victims of Lou Gehrig's disease, then Senator CORNYN on behalf of Senator COBURN for a veterans bill to deal with traumatic brain injury, and finally Senator COBURN of Oklahoma objecting to considering even moving to a bill that would deal with solving these civil rights crimes which so sadly reflect on a period of American history that should be closed in the right way.

Mr. President, I yield the floor.

Mr. CORNYN. Mr. President, will the Senator yield for a question?

Mr. SCHUMER. Addressed the Chair. The ACTING PRESIDENT pro tempore. The Senator from New York is recognized.

Mr. SCHUMER. Mr. President, I rise in support of my friend and colleague from Illinois, as well as our leader, Senator REID, about what is going on here. This is unbelievable. What we have, in fact, is the folks from the other side of the aisle are in disarray. Their basic tenet and philosophy which govern them, which they use to govern. which they have used to win elections starting with Ronald Reagan, is falling apart. There is dissension in the Republican Party. There are different wings all over the place. Most importantly, the Republican base which says, basically, shrink Government, get rid of Government, is very far away from where the American mainstream is-not just far away from where Democrats are but far away from the mainstream.

But my colleagues on the other side of the aisle have nowhere to go. They cannot put forward a positive program because their positive program is out of date with the needs of 21st century America. So they have come up with a strategy of obstruction: 57, 58, 59, and soon they will set the record in numbers of filibusters—not just obstructing on the most major of issues but on just about everything. Their view is: We can block things and show we count. Well, the rules of the Senate certainly allow them to block anything they want as long as they prevent us from getting 60 votes. That is true, but that is hardly a sign of strength. That is hardly a sign of resoluteness. It is a sign, in my judgment, of weakness, of an inability to do anything positive, and therefore a unity around just being negative.

In 1980, a lot of people felt Government was too big and out of control. In 2008, with our health care system needing help, with our education system needing help, with our energy policy in a shambles, with our foreign policy-I heard my colleague from Texas mention fighting al-Qaida. What percentage of the troops in Iraq are fighting al-Qaida? We all know that is a misstatement of what is going on there. The vast majority of those who are fighting are fighting in the war between the Sunnis and the Shiites. So our present needs in America are different. The world has been hit by a technological revolution. The world has been hit by globalization.

In 2000, we sat astride the globe. We had a budget surplus. We had a prosperous economy. We were respected in the world. Over the last 7 years, under the leadership of President Bush, that has been squandered. That is not just Democrats speaking; that is America speaking. Close to 70 percent of America thinks we are headed in the wrong direction. A majority of not only Democrats but Independents and a near majority of Republicans think we are headed in the wrong direction. But my

colleagues across the aisle, clinging to their base, narrower and narrower, further and further away from the American mainstream and what the American people want, have come up with a policy of obstruction because they can't come up with anything else.

So we come to the floor and ask for reasonable debates on the major issues facing us, whether it be weaning us away from oil and fossil fuels, whether it be improving health care for children, whether it be a change in course in Iraq, which the vast majority of America demands, and they block it, and then they block it again, and then they block it again. My good colleagues from Illinois and from Nevada even brought up the most noncontroversial bill: a registry on ALS. My uncle, who was a well-known obstetrician, the head of Columbia Presbyterian Hospital's Department of Obstetrics, died of ALS. I care about this. I watched him waste away. They blocked that too.

This strategy, which creates a feeling of false strength among my colleagues on the other side of the aisle, is doomed to failure. This strategy, I predict, will help create the demise of even the large minority they have right now.

There will be a Democratic nominee; there will be a Presidential campaign in the summer and the fall. That Presidential Democratic nominee, whoever she or he may be, will be campaigning and saying we need change. We cannot get change unless we increase the number of people who want change in the Senate. Senator X and Senator Y and Senator Z on the other side of the aisle have stood in the way of change, and they will continue to. So put in a new Senator who will vote for change. My Republican colleagues are filibustering themselves out of their seats come 2008. This strategy—short term, narrow, and shortsighted—will not stand because the American people demand

I want to talk about one area I have been asked to talk about, the subprime loan crisis. I have said time and time again we need to do something about this crisis. I have been talking about it for a long time. The Bush administration and Senate Republicans have ideological handcuffs on: Government should not be involved, no matter what. If hundreds of thousands of innocent people are losing their homes, no Government. If our financial markets are shaking and quaking, no Government. If housing prices are going down for the first time across America so that even if you fully paid your mortgage, you are suffering from this subprime crisis, no Government, no matter what, no matter the consequences.

Guess what that sounds like. It sounds like the Republican platform of the 1890s or 1920s. I thought we had learned something since then. Government is not the only answer, and it probably should not even be the first

answer, in most instances, but it is often the only answer. What we have seen is this administration comes up with the sort of plans and schemes that twist themselves into a pretzel to try to say they are helping with this crisis and avoiding any Government involvement. It hasn't worked. Confidence in our credit markets declines. The number of foreclosures goes up. Housing prices continue to go down. The shame of it all is there are simple solutions.

Mr. CORNYN. Will the Senator yield for a question?

Mr. SCHUMER. I will be happy to yield when I finish my remarks.

Now here is what we Democrats are asking for: commonsense solutions, designed to help people save their homes at an absolute minimum cost, designed to curtail the drop in housing prices, designed to restore the faith that Americans, investors, and world investors have in our credit market.

The ACTING PRESIDENT pro tempore. The Senator's time has expired.

Mr. SCHUMER. Mr. President, I ask unanimous consent for an additional 5 minutes.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

Mr. SCHUMER. We are not asking for a bailout; far from it. We are asking for simple things. The simplest thing passed the House with a large number of Republican votes, and it is FHA modernization. President Bush is for FHA modernization. Secretary Paulson came and met with the Finance Committee last week, with Democrats and Republicans—Senator BAUCUS and Senator Grassley were there—and urged us to pass FHA modernization. I haven't heard what the objection is, because FHA modernization passed the Banking, Housing and Urban Affairs Committee in the Senate by a vote of 20 to 1. We sought to pass the bill on the floor and Senate Republicans objected on November 15. On December 6, we tried again, and again the legislation was blocked. What has happened since November 15 and today, about a month later? Hundreds, probably a hundred thousand, certainly tens of thousands more homes have gone into foreclosure, housing prices have declined further, credit markets are shaky, and the plan that the administration came up with, which assiduously, ideologically, and narrowly avoided any Government involvement, has been widely discredited and has brought no confidence in the credit market. The President's program became even more critical yesterday the need for the FHA modernizationwhen it was revealed that the administration's signature subprime program, FHA Secure, activated in Novemberguess how many borrowers it helped. Hundreds of thousands? Tens of thousands? Thousands? No. It helped 541, when we are expecting 2 million foreclosures in the next 2 years. Helping

only a few hundred families and saving

you are doing something is incompre-

hensible.

I hope we will move this FHA legislation. As I said, it is supported by the President and by Secretary Paulson. It is the mildest of measures. It can't be too bad if President Bush is for it. That is not my view, but I am trying to perhaps win over some of my colleagues on the other side of the aisle. This FHA modernization will help in a small way. We have to do other things. The bill Senator Brown, Senator Casey, and I have put in the appropriations bill, with Senator Murray's help, for \$200 million to help families get out of foreclosure makes sense. Congressman FRANK and I have a bill to help Fannie and Freddie to help with the foreclosures, which is legislation that is needed as well. But at least this is a first step. Yes. it is Government, and if you are a hard right ideologue, I guess you say the ideological purity of keeping Government away from everything is more important than helping innocent victims keep their homes, more important than keeping housing prices stable, more important than keeping our credit markets in good shape.

I hope my colleagues will join me. I hope so for the good of the country, even though I believe, frankly, politically they are marching down a path to oblivion and in the longer run it will help us get a better Senate to get things done—things that the American people demand.

At this point, I make a plea to my colleagues that this rather non-controversial—if you judge by the breadth of its support—legislation goes through on FHA modernization.

I ask unanimous consent that the Senate proceed to the immediate consideration of Calendar No. 481, S. 2338, the FHA Modernization Act of 2007; that the Dodd-Shelby amendment at the desk be considered and agreed to; the bill, as amended, be read the third time and passed; that the motion to reconsider be laid upon the table; and that any statements relating thereto be printed in the RECORD.

The ACTING PRESIDENT pro tempore. Is there objection?

Mr. COBURN. Mr. President, parliamentary inquiry: Under the rules of the Senate, when we ask for unanimous consent, as has just been asked, are we not saying we will not debate the bill, we will not offer the bill for amendments, and that we will take the bill as it is?

The ACTING PRESIDENT pro tempore. The issue is what is specified under the request.

Mr. COBURN. Which is not to debate the bill and not allow the bill to be amended. I will be happy to discuss my objections to the bill. They are small and deal with reverse mortgages, not conventional FHA, or the increased cap or the lower downpayment. I am working hard to try to resolve that so we do not hold up this bill.

Mr. SCHUMER. Will my colleague yield for a question?

Mr. COBURN. I am happy to.

Mr. SCHUMER. Would my colleague be willing to support a provision to have a time limit on debate on this bill, with amendments limited to the substance of the bill so we can get the bill done?

Mr. COBURN. Yes.

Mr. SCHUMER. Let me discuss that with my colleague and maybe we can move the bill. We are in the closing weeks of the session, so maybe we can agree to a reasonable time limit and reasonable amendments.

Mr. COBURN. I have no objection to that.

Mr. SCHUMER. I withdraw my unanimous consent request temporarily so I may discuss things with my colleague from Oklahoma.

The ACTING PRESIDENT pro tempore. Without objection, the request is withdrawn. The Senator's time has expired.

Mr. CORNYN. The Senator from New York said he would yield to me at the end of his statement.

The ACTING PRESIDENT pro tempore. The time of the Senator from New York has expired.

The Senator from Ohio is recognized. Mr. BROWN. Mr. President, I thank Senator COBURN for his cooperation on an important issue with Senator SCHUMER, something this body needs to move on. I thank both Senator SCHUMER and Senator COBURN. I wanted to talk about the same issue this morning for 5 or 6 minutes.

Thousands and thousands of families in Ohio are struggling to keep a roof over their heads during the upcoming Christmas season. My State has been in the grip of a mortgage crisis at some level for years, which shows no signs of letting up. Ohio is faced with one of the highest foreclosure rates in the country. Our largest cities are being particularly hit hard. Ohio's six biggest cities are among the 30 hardest hit in the Nation. It looks as if things may get worse before they get better.

What we do in Washington, or what we fail to do here, will have a profound effect on families in Akron, Cincinnati, Toledo, Columbus, and Cleveland. It is not just my State's largest cities; it is Portsmouth, Lima, and my hometown of Mansfield, Zanesville, Ravenna, and Marion. Every day, over 200 families in Ohio lose their homes.

A month ago, the majority leader, Senator Reid, sought to bring up a bill that would modernize the FHA home loan program. Our colleagues on the other side objected, claiming they had not had sufficient time to read the bill. Mind you, this wasn't a bill written in secret. It passed out of the Banking Committee 20 to 1 in September after a long process that fully involved the ranking member, Senator Shelby, a Republican of Alabama, and all of my colleagues on the Banking Committee.

By making improvements in the FHA program, more families would be able to refinance out of their unaffordable subprime loans and into fair, more equitable, and affordable FHA loans. As the Wall Street Journal found in an analysis published last week, many

subprime borrowers had pretty good credit when they took out their loans. Many should have been in conventional loans, but in too many cases they were steered into higher priced loans, loans more profitable for the mortgage broker, but more costly, and ultimately disastrously so, for far too many borrowers, new homeowners. Many of them should be able to take out FHA loans that won't have those exploding adjustable rates.

We all went home for Thanksgiving, and when we came back, Senator REID tried again, and again our Republican colleagues objected.

President Bush announced last week a plan that may help a small slice of the population. He called on Congress to adopt FHA reform. Good for him. But what he needs to do is call on his fellow Republicans to stop obstructing every single attempt we have tried to help homeowners in Ohio and across the country. There may be progress today in the conversation between Senators SCHUMER and COBURN. That is our hope.

Most of the people who work in the mortgage industry have their clients' best interests at heart. They rely on repeat business and word-of-mouth advertising. But as the industry has evolved, it seems as though more and more market participants are acting in ways that are at odds with their clients' interests, all for short-term and sometimes huge profits.

Some mortgage brokers have chosen to prey on the most vulnerable—the poor, the elderly, and the family one paycheck away from disaster. Their conduct is unforgivable.

Borrowers who may not have been particularly sophisticated when they took out a loan are very likely going to be unfamiliar with how to navigate their way out of a bad situation. They are going to need a lot of help, and the network of nonprofit organizations across the country is going to be of vital importance in providing that help. Congress approved \$200 million. Senator Schumer and Senator Casey and I worked to put that money into the legislation to provide this help. But the President has threatened to veto that legislation.

We also need to do what we can to prevent the situation from getting worse. Mortgage brokers and originators have to exercise care in how they do business. At a bare minimum, they should be sure a borrower can repay a loan, and they need to do so based on real verification rather than a wink and a nod.

Nobody is doing anybody a favor by convincing them to take out a loan that will become unaffordable in 2 or 3 years, or that doesn't include the payment of taxes and insurance.

No longer should the dreams of Ohioans and new homeowners across the country fall victim to the fine print. No longer should Congress turn a blind eye to the despicable practices that victimize our neighbors and our com-

munities because foreclosure in one house affects the homes all over that neighborhood.

We have tried to provide tax relief to people who have had some of their mortgages forgiven by their lender when they sell their house for less than their outstanding loan. Right now, any amount of debt forgiven is considered income, slapping additional tax burden on a family who has gone through the trauma of losing their home.

But that provision is imperiled by end-of-year obstructionism as well. Not one Republican supported Senator REID's effort to force an end to the Republican filibuster of the tax bill that included this provision.

Everything we have tried to do to help homeowners—from counseling funds, to FHA reform, to tax relief—has been blocked by Republicans. If President Bush is serious about helping homeowners, he will bring this to an end. The people of Ohio have waited too long for relief. They need our help. They need it now.

I vield the floor.

The ACTING PRESIDENT pro tempore. The Senator from Maryland is recognized.

ALZHEIMER'S BREAKTHROUGH ACT OF 2007

Ms. MIKULSKI. Mr. President, wouldn't you like to find a cure or wouldn't you like to be part of an effort to find a cure for Alzheimer's? Wouldn't you like to be part of a Congress that helps save lives, helps people and families struggling with Alzheimer's so perhaps there could be medicines for cognitive stretch- out for those who are facing some form of dementia? Wouldn't you like to give help to those practicing self-help, providing relief to hard-working caregivers?

I know you do, and I also know a bipartisan group of my colleagues want to do that. That is why I introduced the Alzheimer's Breakthrough Act of 2007. I started this work a couple years ago, working with my colleague, Senator BOND, who then was chair of the Subcommittee on Aging. Now I am working with Senator Burr. We passed out of the Health, Education, Labor, and Pensions Committee in July critical legislation, the Alzheimer's Breakthrough Act. It is pending on the calendar. We need unanimous consent to bring it up. I come to the floor today to ask my colleagues to give consent to move this bill forward.

This bill has two components: one is an authorizing component and the other a tax credit component. In the spirit of comity, I would be willing to actually divide the two because I know tax policy needs to be very sensitive in terms of the consequences.

Let me tell my colleagues what this breakthrough legislation does. It doubles the funding for Alzheimer's research at NIH. It goes from \$640 million to \$1.3 billion, giving researchers the resources to make breakthroughs. It